



November 15, 2013

The Honorable Fred Upton
Chairman
U.S. House of the Representatives
Committee on Energy and Commerce
2125 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Upton:

The National Federation of Independent Business (NFIB), the nation's leading small business organization, supports H.R. 3350, the Keep Your Health Plan Act of 2013, which would provide an opportunity for small business owners and self-employed individuals to keep their current health insurance plans.

According to a recent NFIB Research Foundation study, the most common source of small-business owner health insurance coverage (34%) is through an individual health insurance plan. Many small-business owners and self-employed individuals have received health insurance cancellation notices because their individual health insurance policies do not comply with the Patient Protection and Affordable Care Act's (PPACA's) many new health insurance requirements, including the minimum actuarial value standard and the essential health benefits package. Due to minor changes made to the plans, the policies that small-business owners currently enjoy are losing their grandfathered status. The result of these requirements is often increased health insurance premiums and out-of-pocket costs including deductibles and co-pays.

PPACA continues to cause significant problems for the small business community, and has done nothing to address the number one problem small businesses face – the high cost of health insurance. NFIB continues to support full repeal of PPACA, but until that time, Congress needs to focus on providing relief for individuals and small businesses from the harmful provisions in the law that are already hurting their businesses and employees.

Thank you for drawing attention to the millions of Americans who have lost their health insurance and we look forward to working with you in the 113th Congress.

Sincerely,

A handwritten signature in black ink, appearing to read "Susan Eckerly". The signature is fluid and cursive.

Susan Eckerly
Senior Vice President
Public Policy